

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 6587-AG08-1119-281

IN THE MATTER OF:

CONSOLIDATED WORKERS ASSOCIATION

a/k/a CWA  
The Nemours Bldg, Suite 1410  
1007 Orange St.  
Wilmington, DE 19801

CLAIMS AND BENEFIT MANAGEMENT, INC.

PO Box 1779  
Chino Hills, CA 91709

INTEGRATED HEALTH BENEFITS

a/k/a IHB  
PO Box 2647  
Chino Hills, CA 91709

GROUP HEALTH CARE

a/k/a GHC  
3838 Rayment Drive, #3  
Las Vegas, NV 89121

NATIONAL ALLIANCE of BENEFIT SERVICES ASSOC.

a/k/a NABSA  
6251 Schaefer Ave., Suite M  
Chino Hills, CA 91710

Type of Action: Enforcement

FILED

NOV 21 2008

STATE OF INDIANA  
DEPT. OF INSURANCE

**ORDER GRANTING**

**EMERGENCY CEASE AND DESIST ORDER**

The Commissioner of the Indiana Department of Insurance ("Commissioner"), having reviewed the Enforcement Division's Motion for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

### **FINDINGS OF FACT**

1. The Department of Insurance ("Department") is authorized to regulate the practice of insurers in Indiana under Indiana Code 27-1 et seq.
2. The Department may hold disciplinary hearings in accordance with Indiana Code 4-21.5-3 and 4.
3. Respondents are not now, nor have they ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.
4. The Consumer Protection Unit of the Indiana Department of Insurance has received a complaint against the Respondents. The complaint indicates Respondents are soliciting and/or selling insurance or a discount health plan to Indiana residents.

### **CONCLUSIONS OF LAW**

5. An emergency exists in that Respondents continue to act as an insurer and/or a discount medical program organization in Indiana without being authorized to transact business in Indiana or registering with the Department.
6. An emergency exists in that Indiana citizens are in danger of purchasing said unregistered "health plans," which will likely lead to unpaid claims.
7. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a).

### **ORDER**

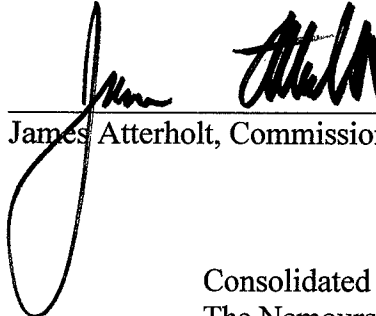
It is, therefore, ORDERED, that Respondents must CEASE AND DESIST from acting as insurers and/or a discount medical program organizations, from holding themselves out as such, or

otherwise transacting insurance business in Indiana, or otherwise violating in any way the insurance laws of Indiana.

Pursuant to Indiana Code 4-21.5-4-2, this order remains effective for 90 days commencing on the date this order is issued.

Respondents are hereby notified of their right to a hearing concerning this order as quickly as practicable under Indiana Code 4-21.5-4-4.

INDIANA DEPARTMENT OF INSURANCE



---

James Atterholt, Commissioner

Distribution to:

Nikolas P. Mann, Attorney  
Enforcement Division  
Indiana Department of Insurance  
311 W. Washington St.  
Indianapolis, IN 46402

Consolidated Workers Association  
The Nemours Bldg, Suite 1410  
1007 Orange St.  
Wilmington, DE 19801

Claims and Benefit Management, Inc.  
PO Box 1779  
Chino Hills, CA 91709

Integrated Health Benefits  
PO Box 2647  
Chino Hills, CA 91709

Group Health Care  
3838 Raymert Drive, #3  
Las Vegas, NV 89121

National Alliance of Benefit Services Assoc.  
6251 Schaefer Ave., Suite M  
Chino Hills, CA 91710